









State of Delaware BCBSD CDH Gold Plan



May 2011

New Plan — CDH Gold

- HRA PPO 90/70
 - Consumer-Directed Health (CDH) PPO Plan with Health Reimbursement Arrangement (HRA)

	Individual	Family
Deductible:	\$1,500	\$ 3,000
Coinsurance (In-Network): Coinsurance (Out-of-Network):	\$3,000 \$6,000	\$ 6,000 \$12,000
HRA Pays:	\$1,250	\$ 2,500

- HRA pays first, then employee is responsible for remaining deductible and coinsurance
- Once the deductible is satisfied, employee shares expenses with the plan

In-Network Coinsurance		Out-of-Network Coinsurance			
Plan Pays:	90%	Plan Pays:	70%		
You Pay:	10%	You Pay:	30%		

New Plan — CDH Gold (cont.)

Plan Features

- In- and out-of-network deductibles are combined
- Coinsurance amounts accumulate to both in- and out-of-network maximums
- Preventive services are covered at 100 percent
- Prescription copays are not applicable to the medical deductible or out-of-pocket maximum
- Automatic claims payments from HRA made to in-network BCBSD providers
- Unused HRA funds roll over to the next year (if employee stays in a State of Delaware CDH Gold Plan)





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Your Coverage

Member Name	Birth Date	Relationship	Gender		
Jane Doe	01/15/1960	Insured	Female	View Detail	View Claims
John Doe	02/21/1960	Spouse	Male	View Detail	View Claims
Jimmy Doe	07/10/1999	Child	Male	View Detail	View Claims
Online	Renefit	FRA Flex			

Resources & Tools









HRA Benefits

Deductible/Coinsurance Information

Deductible Remaining	\$893.00	View Detail
Coinsurance Limit Remaining	\$.00	View Detail
Total Claims Paid	\$207.00	View Detail

Consumer Account Tools

- How to File for Reimbursement To file for reimbursement of a qualified medical expense, please click here to select and fill out the appropriate form.
- O Qualified OTC Expenses Learn which over the counter expenses qualify (PDF).
- O Link to Bancorp (MyAdvantageHSA.com)

IRS Links

O IRS website [Visit the IRS website to download Publication 502, which gives you information on allowable medical and dental expenses.

Welcome

Jane Doe

XHA123456

Blue Advantage HRA

- Change Address / Phone
- □ Request ID Card
- □ Change Password?
- Update Web Account?
- EOB Delivery Options



Quick Links

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Find a Doctor, Lab, Hospital

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Coverage

Jane Doe XHA123456

Blue Advantage HRA

Coverage > Your Claims Summary

Claims Summary

		Benefit Plan			Customer Responsibility					
Date of Service	Descriden		Allowable	Benefit	Deductible		Coinsurance		C	
	Provider Name	Provider Charge	Charge	Paid	In Network	Out of Network	In Network	Out of Network	Co-pay / Other	Total
Jane Doe's	Claims									
02/23/2011	Dr. Smith	\$200.00	\$137.00	\$0.00	(\$137.00)	\$0.00	\$0.00	\$0.00	\$0.00	(\$137.00)
Subtotal - Jane Doe		\$200.00	\$137.00	\$0.00	(\$137.00)	\$0.00	\$0.00	\$0.00	\$0.00	(\$137.00)
John Doe's	Claims								-	-
01/10/2011	Dr. Jones	\$95.00	\$70.00	\$0.00	(\$70.00)	\$0.00	\$0.00	\$0.00	\$0.00	(\$70.00)
01/10/2011	Dr. Bob	\$95.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
01/06/2011	Dr. Bill	\$100.00	\$100.00	\$100.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Subtotal - John Doe		\$290.00	\$170.00	\$100.00	(\$70.00)	\$0.00	\$0.00	\$0.00	\$0.00	(\$70.00)
Total - Fan	nily	\$490.00	\$307.00	\$100.00	(\$207.00)	\$0.00	\$0.00	\$0.00	\$0.00	(\$207.00)

Click on provider name for claims detail

Current Year | Prior Year











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Coverage

Jane Doe XHA123456

Blue Advantage HRA

Coverage > Your Flex Benefits

Flex Benefits

Balances Claims **Payments**

See data for year ending 03/31/2010

Balances

(Last updated on 03/07/2011) 04/01/2010 - 03/31/2011

Account	Annual Election	Deposits Posted	Claim Amount	Denied Amount	Payment Amounts	Election Balance	Deposit Balance	Remaining Balance
HEALTH CARE	\$2,500.00	\$2,500.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
TOTAL	\$2,500.00	\$2,500.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

Table Definitions

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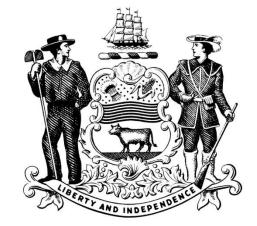
How HIPAA Affects Your Privacy

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Online Tools and Resources

- Customer Self-Service Manage your benefits online with self-service tools including: checking the status of a claim, requesting new ID cards, or (for CDH Gold members) tracking deductible amounts and available HRA funds
- My BlueConnection Offers a library of health information featuring adult and pediatric health terms, medical test and procedure information, healthy recipes and nutrition tips
- Hospital Comparison Tool Provides members with the ability to search and compare the success rates of specific procedures at hospitals throughout the country
- Find a Doctor Our online directory is available at bcbsde.com by clicking on Find a Doctor, Lab, Hospital. The BlueCard® directory is available at www.provider.bcbs.com.



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